Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims

1. (Previously Presented) A method for effecting the performance of a payment card transaction for a first transaction amount between a first merchant and a first cardholder, the method comprising the steps of:

a) in response to initiation of the payment card transaction between the first merchant and the first cardholder, creating a first payment card transaction record between the first merchant and a second cardholder for the first transaction amount in a first currency,

b) in response to the initiation of the payment card transaction between the first merchant and the first cardholder, creating a second payment card transaction record between a second merchant and the first cardholder, wherein the second transaction record identifies a second transaction amount in a second currency which equates to the first transaction amount converted into the second currency, and

c) submitting the first transaction record and the second transaction record for processing as respective first and second payment card transactions, whereby processing said first record credits said first merchant and processing said second record debits said first cardholder.

2. (Original) A method for effecting the performance of a payment card transaction according to claim 1, wherein the step of submitting the first transaction record and the second transaction record for processing comprises the step of

submitting the first transaction record for processing as an unconverted payment transaction.

3. (Previously Presented) A method for effecting the performance of a payment card transaction according to claim 1, wherein the step of submitting the first transaction record and the second transaction record for processing comprises the step of submitting the second transaction record for processing as a converted payment transaction.

4. (Previously Presented) A method for effecting the performance of a payment card transaction according to claim 1, further comprising the steps of:

creating, in response to the initiation of the payment card transaction between the first merchant and the first cardholder, a third payment card transaction record between the second cardholder and the second merchant for an amount in the first currency, the amount being the negative equivalent of the first transaction amount; and

submitting the third payment card transaction record for payment processing, whereby processing credits the second merchant and debits the second cardholder.

5. (Previously Presented) A method for effecting the performance of a payment card transaction according to claim 4, wherein the third payment card transaction record is submitted as an unconverted payment card transaction.

6. (Previously Presented) A method for effecting the performance of a payment card transaction according to claim 4, further comprising the initial step of determining whether a transaction is a dynamic currency convertible transaction prior

to performing the steps of creating the one or more transaction records.

7. (Previously Presented) A method for effecting the performance of a payment card transaction according to claim 4, further comprising the step of posting the first and/or second and/or third payment card transaction records to a host computer system associated with an acquiring and/or multi-currency bank.

8. (Previously Presented) A method according to claim 1, further comprising the step of creating a merchant additional revenue card transaction record between the second or a related cardholder and the first merchant, wherein the merchant additional revenue card transaction record identifies a transaction amount which equates to additional revenue to be settled to the first merchant in response to using dynamic currency conversion to engage in the payment card transaction with the first cardholder.

9. (Previously Presented) A method according to claim 1, further comprising the step of creating a merchant additional revenue card transaction record between a cardholder account of the first merchant and the second merchant or an associated merchant thereof, the transaction record representing a refund which equates to additional revenue to be settled to the first merchant in response to using dynamic currency conversion to engage in the payment card transaction with the first cardholder.

10. (Previously Presented) A method according to claim 1, further comprising the step of creating a multi-currency banking partner member card scheme processor (MBPMCSP) card transaction record between the second or a related cardholder and a merchant associated with the MBPMCSP, wherein the MBPMCSP card transaction

record identifies a transaction amount equating to the fees
payable to the MBPMCSP for processing the payment card
transaction as a dynamic currency transaction.

11. (Previously Presented) A method according to claim 1,
further comprising the step of creating a MBPMCSP card
transaction record between a cardholder account of the MBPMCSP
and the second merchant or an associated merchant thereof, the
MBPMCSP card transaction record representing a refund which
equates to the fees payable to the MBPMCSP for processing the
payment card transaction as a dynamic currency transaction.

12. (Previously Presented) A system adapted to effect the
performance of a payment card transaction, the system comprising:
     means for receiving details of the payment card transaction
between a first merchant and a first cardholder, the details
including a first transaction amount,
     means for creating a first payment card transaction record
between the first merchant and a second cardholder for the first
transaction amount in a first currency in response to receiving
the details of the payment card transaction,
     means for creating a second payment card transaction record
between a second merchant and the first cardholder in response to
receiving the details of the payment card transaction, wherein
the second transaction record identifies a second transaction
amount in a second currency which equates to the first
transaction amount converted into the second currency, and
     means for submitting the created first and second payment
card transaction records to a host for processing as respective
payment card transactions, whereby processing the first payment

card transaction credits said first merchant and processing the second payment card transaction debits said first cardholder.

13. (Previously Presented) A system adapted to effect the performance of a payment card transaction according to claim 12, wherein the means for submitting the created first and second payment card transaction records is adapted to submit the first transaction record for processing as an unconverted payment transaction in the second currency.

14. (Previously Presented) A system adapted to effect the performance of a payment card transaction according to claim 12, wherein the means for submitting the created first and second payment card transaction records is adapted to submit the second transaction record for processing as a converted payment transaction in the first currency.

15. (Previously Presented) A system adapted to effect the performance of a payment card transaction according to claim 12, further comprising:

means for creating, in response to receiving the details of the payment card transaction, a third payment card transaction record between the second cardholder and the second merchant for an amount in the first currency, the amount being the negative equivalent of the first transaction amount; and

means for submitting the third payment card transaction record for payment processing, whereby processing credits the second merchant and debits the second cardholder.

16. (Original) A system adapted to effect the performance of a payment card transaction according to claim 15, wherein the means for submitting created transaction records is suitably adapted to submit the third transaction record for processing as an unconverted payment transaction.

17. (Previously Presented) A system adapted to effect the performance of a payment card transaction according to claim 12, further comprising means for determining whether a transaction is a dynamic currency convertible transaction prior to performing the steps of creating the one or more transaction records.

18. (Previously Presented) A system adapted to effect the performance of a payment card transaction according to claim 12, wherein the system comprises a payment card terminal.

19. (Previously Presented) A system adapted to effect the performance of a payment card transaction according to claim 12, wherein the system comprises an intermediate or other host computer system adapted to receive payment transaction records from a payment card terminal or other device and route them for processing as either converted or unconverted transactions.

20. (Previously Presented) A system adapted to effect the performance of a payment card transaction according to claim 12, further comprising means for creating a merchant additional revenue card transaction record between the second or a related cardholder and the first merchant, wherein the merchant additional revenue card transaction record identifies a

transaction amount which equates to additional revenue to be
settled to the first merchant in response to using dynamic
currency conversion to engage in the payment card transaction
with the first cardholder.

   21. (Previously Presented) A system adapted to effect the
performance of a payment card transaction according to claim 12,
further comprising means for creating a merchant additional
revenue card transaction record between a cardholder account of
the first merchant and the second merchant or an associated
merchant thereof, the transaction record representing a refund
which equates to additional revenue to be settled to the first
merchant in response to using dynamic currency conversion to
engage in the payment card transaction with the first cardholder.

   22. (Previously Presented) A system adapted to effect the
performance of a payment card transaction according to claim 12,
further comprising means for creating a multi-currency banking
partner member card scheme processor (MBPMCSP) card transaction
record between the second or a related cardholder and a merchant
associated with the MBPMCSP, wherein the MBPMCSP card transaction
record identifies a transaction amount equating to the fees
payable to the MBPMCSP for processing the payment card
transaction as a dynamic currency transaction.

   23. (Previously Presented) A system adapted to effect the
performance of a payment card transaction according to claim 12,
further comprising means for creating a MBPMCSP card transaction
record between a cardholder account of the MBPMCSP and the second
merchant or an associated merchant thereof, the MBPMCSP card
transaction record representing a refund which equates to the

fees payable to the MBPMCSP for processing the payment card
transaction as a dynamic currency transaction.

24. (Previously Presented) A computer program having code
embodied therein which when implemented on a computer effects the
methods of claim 1.

25. (Previously Presented) A system adapted to effect the
performance of a payment card transaction according to claim 12,
wherein the first currency is a merchant currency specified for
the first merchant and the second currency is a cardholder
currency specified for the first cardholder.

26. (Currently Amended) A system adapted to effect the
performance of a payment card transaction according to ~~claim 26,~~
<u>claim 12, wherein</u> the details of the payment card transaction
further include the first transaction amount in the cardholder
currency.

27. (Previously Presented) A method for processing a payment
card transaction between a merchant and a cardholder using a
payment card at a point of service (POS) device, said payment
card transaction including a transaction amount, and said method
comprising:
    receiving, at a host processor, a converted transaction
record for said payment card transaction, said converted
transaction record including said transaction amount in a first
currency specified for said cardholder;
    in response to said receiving operation, creating a first
transaction record between said merchant and an intermediate

cardholder account for said transaction amount in a second currency specified for said merchant;

in response to said receiving operation, creating a second transaction record between said cardholder and an intermediate merchant account for said transaction amount in said first currency, said transaction amount of said second transaction record in said first currency being equivalent to said transaction amount of said first transaction record in said second currency;

submitting said first transaction record for processing, whereby processing said first transaction record debits said transaction amount from said intermediate cardholder account and credits said transaction amount to said merchant; and

submitting said second transaction record for processing, whereby processing said second transaction record debits said transaction amount from said cardholder account and credits said transaction amount to said intermediate merchant account.

28. (Previously Presented) A method as claimed in claim 27 wherein:

said processing said first transaction record credits said transaction amount to said merchant in said second currency; and

said processing said second transaction record debits said transaction amount from said cardholder in said first currency.

29. (Previously Presented) A method as claimed in claim 27 further comprising:

creating a third transaction record between said intermediate cardholder account and said intermediate merchant account for an amount in the second currency, the amount being the negative equivalent of said transaction amount; and

submitting the third payment card transaction record for payment processing, whereby processing credits said transaction amount to said intermediate merchant account and debits said transaction amount from said intermediate cardholder account.